

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jean R Richardson  
 Debtor

Case No. 17-14217-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db +Jean R Richardson, 1506 Elson Rd, Brookhaven, PA 19015-1927  
 13936389 +Franklin Mint Fcu Il, 2240 Edgemont Ave, Chester, PA 19013-5033  
 13936390 +Hayt, Hayt & Landau, 2 Industrial Way West, Eatontown, NJ 07724-2279  
 13936393 +Midland Funding, Pressler & Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020  
 13936394 +Philadelphia Fed Cr Un, 12800 Townsend Road, Philadelphia, PA 19154-1095

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Sep 23 2017 01:07:44 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 23 2017 01:07:02  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 23 2017 01:07:28 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13936386 EDI: CAPITALONE.COM Sep 23 2017 00:58:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238

13936387 +EDI: WFNNB.COM Sep 23 2017 00:58:00 Comenitycapital/boscov, Po Box 182120,  
 Columbus, OH 43218-2120

13936388 +EDI: NAVIENTFKASMDOE.COM Sep 23 2017 00:58:00 Dept Of Ed/navient, Po Box 9635,  
 Wilkes Barre, PA 18773-9635

13936391 +EDI: IIC9.COM Sep 23 2017 00:58:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378

13936392 +EDI: MERRICKBANK.COM Sep 23 2017 00:58:00 Merrick Bank, Po Box 9201,  
 Old Bethpage, NY 11804-9001

13936485 +EDI: PRA.COM Sep 23 2017 00:58:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

13936395 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 23 2017 01:07:25 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906

13936396 +EDI: RMSC.COM Sep 23 2017 00:58:00 Synch/ashley Homestore, 950 Forrer Blvd,  
 Kettering, OH 45420-1469

13936397 +EDI: RMSC.COM Sep 23 2017 00:58:00 Synch/lowes, 4125 Windward Plaza,  
 Alpharetta, GA 30005-8738

13936398 +EDI: VERIZONEAST.COM Sep 23 2017 00:58:00 Verizon, 500 Technology Dr Ste 30,  
 Weldon Spring, MO 63304-2225

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13936385 Aes/franklin Mint Fcu

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2017 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com  
 JEANNE MARIE CELLA on behalf of Debtor Jean R Richardson paralegal@lawbsc.com,  
 pennnduke@gmail.com  
 REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroupp@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Jean R Richardson</u>	Social Security number or ITIN	<b>xxx-xx-5393</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-14217-elf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jean R Richardson  
aka Jean B Richardson, aka Jean Blackstock  
Richardson

9/21/17

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**